

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

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|---------------------------|---|------------------------------|
| IN RE: | : | Chapter 7 |
| | : | |
| ERICA L. KLECKNER, | : | |
| | : | |
| Debtor. | : | Bky. No. 15-11882 ELF |
| | : | |
| | : | |
| | : | |
| ERICA L. KLECKNER, | : | |
| | : | |
| Plaintiff, | : | |
| | : | |
| v. | : | |
| | : | |
| AES/EDUCAID, | : | Adv. No. 16-075 |
| | : | |
| Defendants. | : | |
| | : | |
| | : | |
| ERICA L. KLECKNER, | : | |
| | : | |
| Plaintiff, | : | |
| | : | |
| v. | : | |
| | : | |
| AES/BRAZOS/USBANK, | : | Adv. No. 16-076 |
| | : | |
| Defendants. | : | |
| | : | |
| | : | |
| ERICA L. KLECKNER, | : | |
| | : | |
| Plaintiff, | : | |
| | : | |
| v. | : | |
| | : | |
| AES/PHEAA, | : | Adv. No. 16-083 |
| Defendants. | : | |
| | : | |

O R D E R

AND NOW, upon consideration of the Defendant's Motion for Summary Judgment in the above-captioned adversary proceeding, and for the reasons set forth in the accompanying Memorandum, **JUDGMENT** is entered in favor of AES/PHEAA and against the Plaintiff in each of the above adversary proceedings.

A handwritten signature in black ink, appearing to be 'ERL', written over a horizontal line.

Date: November 7, 2016

ERIC L. FRANK
CHIEF U.S. BANKRUPTCY JUDGE

cc: Erica L. Kleckner
448 Seville Street Unit Two
Philadelphia, PA 19128-3633